

Individual

Indiana Blue Access® Basis



Si necesita asistencia en español, usted puede solicitarla sin costo adicional contactando a su corredor o agente de cuidados de la salud. También puede visitar www.anthem.com/espanol.

BENEFIT SUMMARY

YOUR ANTHEM BENEFITS

COVERED BENEFITS	NETWORK – YOU PAY	NON-NETWORK – YOU PAY
Calendar-year Deductible	\$2,500 individual/\$5,000 family	\$5,000 individual/\$10,000 family
Out-of-pocket Limit <i>(includes deductible)</i>	\$4,500 individual/\$9,000 family	\$9,000 individual/\$18,000 family
Lifetime Maximum	\$1,000,000	\$1,000,000
Non-network Penalty	Not applicable	50% ¹
Prescription Drugs		
Generic Formulary Drugs	\$15 per prescription ² (30-day supply, not subject to deductible)	Not covered
Brand-name Formulary Drugs	Not covered	Not covered
Generic Non-formulary Drugs	\$15 per prescription ² (30-day supply, not subject to deductible)	Not covered
Brand Non-formulary Drugs	Not covered	Not covered
Mail Service Generic Formulary Drugs	Not covered	Not covered
Mail Service Brand-name Formulary Drugs	Not covered	Not covered
Mail Service Generic or Brand Non-formulary Drugs	Not covered	Not covered
Preventive Care and Well Child Care	20% ¹	50% ¹
Physician Office Services	20% ¹	50% ¹
Inpatient Hospital Services	20% ¹	50% ¹
Outpatient Services	20% ¹	50% ¹
Diagnostic Services	20% ¹	50% ¹
Emergency Room for Emergency Care	20% ¹	20% ¹
Urgent Care <i>(in Urgent Care Center)</i>	20% ¹	20% ¹
Ambulance <i>(includes air)</i>	20% ¹	20% ¹
Mental Health Conditions		
Inpatient mental health and substance abuse services	20% ¹	50% ¹
Outpatient mental health and substance abuse services	20% ¹	50% ¹
Physician office services		
Office Examination	20% ¹	50% ¹
All Other Services	20% ¹	50% ¹
Outpatient Therapy Services		
Maximum visits per benefit period for Network and Non-network combined:	20% ¹	50% ¹
• Physical Therapy and Manipulation Therapy - 20 visits maximum		
• Speech Therapy - 20 visits maximum		
• Occupational Therapy - 20 visits maximum		
Home Health Care Services	20% ¹	50% ¹
Maximum visits per benefit period - 60 visits		
Hospice Services	20% ¹	20% ¹
Human Organ and Tissue Transplant Services (for kidney and cornea transplants, services covered same as any other illness under Medical)	20% ¹ (network transplant facility)	50% ^{1,2} (network transplant facility)
Transportation, Lodging and Meals	20% ¹	50% ^{1,2}
Durable Medical Equipment (\$4,000 maximum per benefit period) Prosthetic Devices (\$4,000 maximum per benefit period)	20% ¹	50% ¹
Maternity Rider Delivery charges are subject to a separate \$1,500 deductible	20% ¹	50% ¹

¹ Services subject to calendar-year deductible. Network and Non-network deductibles are separate and do not accumulate towards each other.

² Copayment does not apply to deductible or out-of-pocket maximums.

Prescription drug benefits administered by WellPoint NextRx.

This benefit description is only a brief outline of benefits available. It does not include all benefits and exclusions. The entire provisions of benefits and exclusions are contained in your Blue Access Basis contract. In the event of a conflict between the contract and this description, the terms of the contract will prevail. Exclusions and limitations apply to the plan. Please see contract for details.

And now—some really important legal information you should take the time to read.

Who can apply.

You can apply for Blue Access[®] Basis coverage for yourself or with your family. Family health coverage includes you, your spouse and any dependent children. Children are covered to the end of the calendar month in which they turn 25. You must be a resident of the state in which you are applying, a legal resident of the U.S. and not currently pregnant.

What's a preexisting condition?

Blue Access Basis includes a 12-month pre-existing condition waiting period. A pre-existing condition is an illness, injury or condition for which you have received medical advice and/or treatment within 12 months prior to your effective date. This contract does not cover pre-existing conditions until it has been in effect for 12 months. However, when you transfer from other Blue Cross and Blue Shield coverage without an interruption of coverage, the following exceptions apply:

- If your prior coverage had no pre-existing waiting period, then this clause does not apply.
- If your prior coverage has a pre-existing waiting period, the remainder of your prior coverage's waiting period becomes this contract's waiting period.

Our appeal rights and confidentiality policy.

If we deny a claim or request for benefits completely or partially, we will notify you in writing. The notice will explain why we denied the claim/request and describe the appeals process. You can appeal decisions that deny or reduce benefits. We encourage you to file appeals right away when you first get an initial decision from us, but we require that you file within six months of getting one. You should send additional information that supports your appeal and state all the reasons why you feel the appeal request should be granted. We will review your appeal and let you know our decision in writing within 30 days of receiving your first appeal.

If you are denied coverage based on medical necessity or experimental/investigative exclusions, you can request that a board-eligible or board-certified specialist review your appeal. If we deny coverage for reasons other than medical necessity or experimental/ investigative reasons, you can also appeal.

Please call customer service or check your contract or certificate of coverage for more information on our internal appeal and external review processes. Unless our notice of decision includes a different address, send requests for a review of appeal to:

**Anthem Blue Cross and Blue Shield
Appeals Coordinator
P.O. Box 33200
Louisville, KY 40232-3200**

If we uphold our decision throughout the appeals process, you can request a review by the Indiana Department of Insurance. In addition to the appeals processes we just described, Anthem has adopted a confidentiality policy in Indiana. This policy includes guidelines regarding the protection of confidential member information and a member's right to access and change information in Anthem's possession. The policy clearly points out when a member needs to sign a release before Anthem can disclose information to a member's provider, spouse or other family members.

We want you to be satisfied.

If you aren't satisfied with your Blue Access Basis coverage, you can cancel it within 30 days after you receive your contract or certificate of coverage or have access to it online, whichever is earlier. If you haven't submitted any claims, you'll get a full refund of the premium you paid when coverage is cancelled within the first 30 days. You can view your contract or certificate of coverage online or receive a paper copy of it upon request as outlined in your initial membership letter.

Information about our Network Providers.

Using our network. To be eligible to receive the maximum benefits available, you must use network providers. (Please refer to your provider directory, located on anthem.com, for a list of network providers.)

Notice of provider arrangements. Your Participating Provider's agreement for providing covered services may include financial incentives or risk-sharing relationships which are based on utilization and quality of services. If you have any questions regarding such incentives or risk-sharing relationships, please contact Anthem or your provider.

Accessing Covered Services. Some services, or supplies, such as prescription drugs, require your doctor to receive an authorization from Anthem that defines and/or limits the conditions under which the service, or supply, will be covered to help you avoid any unnecessary out-of-pocket expenses. Other services, such as organ transplants, require your physician to certify, and for us to approve the service as medically necessary and the appropriate setting. Neither process is a guarantee of coverage.

Non-network provider. If you receive covered services from a non-network provider, you are responsible for the difference between the actual charge billed and the maximum allowable amount plus any deductible, copayments and non-covered charges.

Some definitions—so we're all on the same page.

A **premium** is the amount of money you pay on a regular basis—once a month, four times a year, twice a year or once a year—to your insurance company to keep your health plan active. You can't apply what you pay for your premium toward your deductible.

A **deductible** is the amount of out-of-pocket expenses you have to pay each year before your health plan kicks in and starts paying for services.

A **copayment** is a specified dollar amount or percentage of money you have to pay out of your own pocket for covered services.

A **coinsurance** level is the percentage of money you have to pay out of your own pocket for covered services. It's the portion of the bill not paid by your health plan after the deductibles have been reached.

An **out-of-pocket** limit is the total amount of money (not counting your premiums) you have to pay each year for your healthcare coverage. Your deductible and coinsurance payments for covered services count toward your out-of-pocket limit.

A **discount** is the reduced out-of-pocket cost you enjoy when you obtain healthcare services from a network provider.

A **drug formulary** is a list of brand-name and generic medications that have been rigorously reviewed and selected by a committee of practicing doctors and clinical pharmacists for their quality and effectiveness. You may help control the amount you pay for prescriptions by encouraging your doctor to prescribe medications from the Anthem formulary on our website at anthem.com.